



Privacy Protection Recommendations

What to Do If Your Personal Information Is Compromised

1

Contact the three credit bureaus.

You can report the identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. This helps stop a thief from opening new accounts in your name. As a victim of identity theft, you will be sent a free copy of your credit report by each of the credit bureaus.

Trans Union 1-800-680-7289 Experian 1-888-397-3742 Equifax 1-800-525-6285

2

What it means to put a fraud alert on your account.

A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that there may be fraud on the account. This alerts the merchant to take steps to verify the identity of the applicant.

3

Review your credit reports. You will get the reports in about five days. Look through each one carefully.

Look for accounts you don't recognize, especially accounts opened recently. Look in the inquiries section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store names. The credit bureau will be able to tell you when that is the case. You may find some inquiries identified as "promotional." These occur when a company has obtained your name and address from a credit bureau to send you an offer of credit. Promotional inquiries are not signs of fraud. (You are automatically removed from lists to receive unsolicited offers of this kind when you place a fraud alert.) Also, as a general precaution, look in the personal information section for any address listed for you where you've never lived.

4

If you find items you don't understand on your report, call the credit bureaus at the number given on the report.

Credit bureau staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved and report the crime to your local police or sheriff's office. For more information on what to do in this case, visit the Office of Privacy Protection's Web site at www.privacy.ca.gov